



# **TERMS AND CONDITIONS**

PROMOTION

**GOTOPUP/JNBANKLIVE** 

## Starts: Monday October 23, 2023 Ends: Sunday December 10, 2023

These are the general terms and conditions ("General Terms and Conditions") that apply to the GOTOPUP/JN BANK LIVE "Top-up to Win" Promotion (the "Promotion") which govern your participation in this Promotion for chances to win prizes.

"We" are Transactions E-Pins Limited, a company registered under the laws of Jamaica with registered offices at 28 Balmoral Avenue, Kingston 10 in the Parish of Saint Andrew and JN Bank Limited, a licensed commercial bank with registered address at 2-4 Constant Spring Road, Kingston 10 in the Parish of Saint Andrew. References to "we", "our" and "us" in these Terms and Conditions include both companies jointly and severally and our partners, agents, and affiliates "Affiliates") from time to time.

"You" means the JN Bank Live Online customers participating in this Promotion.

Acceptance of prizes under this promotion indicates acceptance of these terms and conditions.

## 1. What is the "Top-up to Win" Promotion?

The "Top-up to Win" Promotion is a collaboration between Transactions E-Pins Limited product "GOTOPUP" and JN Bank Limited's Online Banking Platform "JN Bank Live". This Promotion provides an opportunity for JN Bank Live Online customers who purchase "Digicel Credit" on the JN Bank Live platform a chance to win a share of over J\$200,000.00 in cash and prizes. During the Promotional Period, there will be seven (7) Weekly Winners and three (3) Grand Prize Winners.

## 2. What is the Promotional Period?

This Promotion will run from "Monday October 23rd, 2023 at 12:00 AM EST through to Sunday December 10Th, 2023 at 11:59 PM EST".

#### 3. How do I enter?

To enter this Promotion, during the Promotional Period you must use your JN Bank Live Account to purchase J\$500 or more "Digicel Credit" for a receiving phone number registered to a JN Live user ("a top-up"). Each single top up of J\$500 or more (tax not included) will constitute one (1) entry. For example, both a \$500 top up and a \$2000 top up will each count as one (1) entry.

JN Bank Live customers may enter the Promotion as many times as they wish by topping-up J\$500.00 or more in "Digicel Credit". The more entries customers make, the more chances they will have to win each week.

## 4. How many times can a customer enter and win?

During the Promotional Period, JN Bank Live customers have the chance to win the Weekly Prizes and the Grand Prize. Each entry will be entered into the weekly drawing for the week the top up was conducted. Entries for the weekly draws cut off at 11:59 PM on each Sunday during the Promotional Period. A customer may only win the weekly prize once during the Promotional Period; for example, if a customer won the weekly prize in week one (1), they will not be eligible to win the weekly prize in any subsequent week during the promotional period. However, they will still have one single entry counted in the Grand Prize Draw.

#### 5. How will winners be selected and what are the prizes?

At the end of each week in the Promotional Period, three (3) top up transactions will be randomly selected from an electronic pool of eligible JN Bank Live top up transactions completed during the preceding week via "Transactions E-Pins Raffle System" of which two will be backup transactions. The same system will be employed to select the (3) possible winners of the Grand Prize Draw on the last Sunday after the weekly winners for that week have been selected, and from a pool containing all qualifying top-ups. The selected transaction in each case will be sent to JN Bank to verify that the top up receiving phone numbers selected belong to a JN Live customer and to verify the identity of the JN Live customer that sent the top-up.

If a top up receiving number selected cannot be verified by JN Bank as belonging to a JN Bank Live customer, we will move to the next number until a top up recipient number belonging to a JN Bank Live customer is identified. The winner shall be the JN Bank Live customer who sent the top up via JN Bank Live to that recipient phone number.

All prize draws will be conducted at "Transactions E-Pins Limited's Headquarters at 28 Balmoral Avenue, Kingston 10 each "Tuesday at 3:00 PM EST" following the qualifying period of "Monday 12:00 AM EST to Sunday 11:59 PM EST", or on the respective draw dates specified in the following tables.

## Weekly Prizes:

Draw #	Qualifying Period	Draw Dates	Time	# of Winners	Weekly Prizes	Value (approximate)
1	October 23 - October 29, 2023	Tuesday October 31, 2023	3:00 PM	1	USD25 Amazon Gift Voucher	\$3,875.00
2	October 30 - November 5, 2023	Tuesday November 7, 2023	3:00 PM	1	\$2,000.00 Digicel Credit	\$2,000.00
3	November 6 – November 12, 2023	Tuesday November 14, 2023	3:00 PM	1	Nokia C20 Smart Phone	\$12,000.00
4	November 13 -November 19, 2023	Tuesday November 21, 2023	3:00 PM	1	USD25 Amazon Gift Voucher	\$3,875.00
5	November 20 - November 26, 2023	Tuesday November 28, 2023	3:00 PM	1	Max Sonic Elite Air Fryer	\$12,500.00
6	November 27 – December 3, 2023	Tuesday December 5, 2023	3:00 PM	1	Imperial 1.2 CU Microwave	\$18,500.00
7	December 4 - December 10, 2023	Tuesday December 12, 2023	3:00 PM	1	Nokia C20 Smart Phone	\$12,000.00
Total						\$64,750.00

#### **Grand Prizes**

Entry into the Grand Prize Draw is one (1) single unique entry per customer (that is, it is not an accumulated number of entries from prior entries in the weekly draws over the promotional period). The Grand Prizes and Values are as follows:

	GRAND PRIZES						
Placements	Qualification Period	Grand Draw Date	Time	# of Winners	Grand Prizes	Value	
1 st	October 23 – December 10, 2023	Tuesday December 12, 2023	3:00 PM	1	JMD\$100,000.00	\$100,000.00	
2nd	October 23 – December 10, 2023	Tuesday December 12, 2023	3:00 PM	1	Samsung A04 Smart Phone 1 Free Card 1 7 Day Digicel Data Plan	\$27,740.00	
3rd	October 23 – December 10, 2023	Tuesday December 12, 2023	3:00 PM	1	Samsung A03 Smart Phone 1 Free Sim Card 1 7 Day Digicel Data Plan	\$23,740.00	
	Total					\$151,480.00	

## Total Value of Prizes (Weekly and Grand Draws)

Prizes	Value
Weekly Prizes	\$64,750.00
Grand Prizes	\$151,480.00
Total Value	\$216,230.00

#### 6. How will winners be notified?

Winners will be notified by JN Bank through the JN Bank Live platform and will be contacted by a JN Bank Customer Care Centre Representative within 24hrs of selection; three attempts will be made within this period. During the telephone contact of the selected winner (s), full details of the winning prize will be communicated along with the process for redeeming their prize.

## 7. What will winners need in order to redeem their prize?

In order to redeem their prize(s), the winners must provide the following information to JN Bank within five (5) business days of initial contact by the JN Bank Representative:

- Full Name;
- Contact Number;
- Address; and
- Valid Government-issued photo identification (Driver's License, Passport or Voter's ID). The original identification
  must be presented upon the winner's attendance to claim their prize(s).

## 8. Prize Redemption Process:

Weekly winners will redeem their prize(s) at the JN Group Marketing, 1 Holborn Road, Kingston 5. Grand Prizes will be presented to the customers as a joint presentation with a "Transactions E-Pins Limited (GOTOPUP)" Representative at the same address on a date to be announced that will be after the end of the Promotional Period.

## 9. Consideration for Prize Redemption:

The winner may attend in person or send an authorized person to collect on their behalf. Such representative must provide written consent from the winner selected, endorsed by a Justice of the Peace and the original valid Government-issued photo identification for both the winner and their representative.

## 10.Forfeiture of Prizes:

If the prize winner (s) are unable to provide the above information and documents stated at #7 within five (5) days, the prize (s) will be forfeited. If a prize winner does not claim their prize within fourteen (14) days after the promotion has ended, the prize will be forfeited. Transitions E-Pins Limited (GO) and JN Bank reserve the right to select another winner in accordance with the mechanism specified herein (or retain the prizes outlined in these Terms and Conditions), subject to consultation and approval from the Betting Gaming and Lotteries Commission.

## 11. Who can customers contact if they have queries or complaints about the Promotion or Prizes?

For assistance with queries or complaints in respect of this Promotion, prizes or general information, JN Bank Live customers may contact JN Bank's Customer Care Centre at 888-438-5627 or visit any JN Bank Location.

## 12. Additional Terms and Conditions

- A. We with consultation and prior approval from the Betting, Gaming and Lotteries Commission ("the BGLC") reserve the right to delay, terminate or amend this Promotion at any time with or without prior notice. In any of these events it shall suffice for us to give notice via posting on JN Bank's social media pages, via JN Bank Live or JN Bank's website.
- B. We reserve the right as permitted by the BGLC to disqualify any transaction or participant, where we believe there has been tampering with the transaction or that the administration, security, fairness or proper operation of this Promotion has been impaired. Further, we in like fashion reserve the right to withdraw prizes and/or demand and receive re-imbursement for the value of a prize if, in our reasonable opinion, the Promotion is being abused. Such abuse includes, but is not limited to, selling or attempts to sell the prizes won, whether on a commercial basis or otherwise. Further, general abuse is deemed as an attempt to undermine the integrity of our services.
- C. By accepting Prizes, winners agree to take part in any publicity or promotional event(s) arranged by JN Bank Limited surrounding the results of the Promotion, and that JN Bank may use their name, picture and likeness for advertising and promotional purposes, without further compensation. If winners refuse, they will forfeit their prize.
- D. We do not endorse and will not be responsible or liable in relation to any prize including but not limited to the quality, delivery, warranties or exchange policy of the manufacturer, distributor or service provider.
- E. Prizes are not exchangeable and are not redeemable for cash.
- F. To the fullest extent permitted by Jamaican law, neither Transactions E-Pins Limited (TEPL) nor JN Bank Limited, along with their affiliates, partners, officers, directors, employees, shareholders, agents, licensors, and subcontractors, shall be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits, revenues, data, goodwill, or other intangible losses including such losses or damages arising from:
  - (a) any participant's involvement with or inability to participate in the promotion;
  - (b) unauthorized access to or use of our secure servers and/or any personal data stored therein; or
  - (c) any other matters related to the promotion.
- G. The Promotion and rules shall be exclusively governed and interpreted in accordance with the laws of Jamaica.
- H. This Promotion is authorized under section 58 (3) of the Betting, Gaming & Lotteries Act.